

**UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: ) Bankr. No. 24-20004 CMB  
ROBERT U. HANDLOW, JR., )  
Debtor. ) Chapter 13  
WELLS FARGO BANK, N.A., as )  
Trustee for Carrington Mortgage ) Docket No. 37  
Loan Trust Series 2006-NC3 Asset- ) Related to Docket No.  
Backed Pass-Through Certificates, )  
Movant, ) Hearing Date & Time:  
vs. )  
ROBERT U. HANDLOW, JR., ) Claim No. 1  
Respondent. )

## DECLARATION OF MORTGAGE PAYMENT CHANGE

And Now, comes the Debtor, Robert U. Handlow, Jr., by and through his attorney, who respectfully represents the following:

1. On or about January 2, 2024, Debtor filed for protection under Chapter 13 of the U.S. Bankruptcy Code.
2. This Notice is being filed to notify the Chapter 13 Trustee of the change in mortgage payment amount.
3. Wells Fargo Bank, filed a Notice of Mortgage Payment Change on April 19, 2024. The monthly mortgage payment of **\$1,169.94** is being **decreased** to **\$1,161.30** effective **6/1/2024**.

WHEREFORE, the Debtor requests that this Honorable Court permit the Chapter 13 Trustee to immediately make the monthly mortgage payment with the next distribution in the effective amount. Respectfully submitted,

Date: 5/1/2024

Respectfully submitted,

/s/ Rodney D. Shepherd

Rodney D. Shepherd, Esquire

Attorney for the Debtor

PA I.D. No. 56914

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Pittsburgh, PA 15203

(412) 471-9670

rodsheph@cs.com

**CERTIFICATE OF SERVICE**

I, Rodney D. Shepherd, attorney for the Debtor, hereby certifies that a true and correct copy of the Declaration of Mortgage Payment Change was served on the 1<sup>st</sup> day of May, 2024, by Electronic Filing, upon the following:

Ronda J. Winnecour, Esquire  
Chapter 13 Trustee  
cmevf@chapter13trusteewdpa.com

Wells Fargo Bank  
Attn: Denise Carlon, Esquire  
dcarlon@kmllawgroup.com

By: /s/ Rodney D. Shepherd  
Rodney D. Shepherd  
Attorney for the Debtor  
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